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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|----------------------|---------------------|------------------|
| 09/672,116 | 09/27/2000 | Jivendra K. Kale | 19748-1.10US | 7098 |
| 7590 | 03/24/2005 | | EXAMINER | |
| Richard T. Ogawa TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, CA 94111-3834 | | | COLBERT, ELLA | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3624 | |

DATE MAILED: 03/24/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

THE REPLY FILED 03 March 2005 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. ☐ The reply was filed after a final rejection, but prior to filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a) ☐ The period for reply expires _____ months from the mailing date of the final rejection.
 b) ☒ The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) a set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. ☐ The reply was filed after the date of filing a Notice of Appeal, but prior to the date of filing an appeal brief. The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. ☒ The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because
- (a) ☒ They raise new issues that would require further consideration and/or search (see NOTE below);
 (b) ☐ They raise the issue of new matter (see NOTE below);
 (c) ☐ They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 (d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: Applicants' amendments to claims 1, 6, 8, and 13 with claim 1 reciting "...for positive rates of returns ... for negative rates of returns ... log-utility ... characterized by the following: ... where ... represents the portfolio's utility to the portfolio holder ... represents the portfolio's return and 1n is a symbol for natural logarithm ... characterized by the following ... where ... represents the portfolio's utility to the portfolio holder ... represents the portfolio's return and ... represnets the risk-aversion of the portfolio holder and has a value of less than or equal to 0", claim 6 reciting "... a plurality of economic events ... and computing the portfolio's return for each one ... of the plurality of economic events in accordance with the following: ... wherei ... corresponds to the portfolio's return in an economic event ... corresponds to a weight of asset i in the portfolio ... corresponds to a return for asset i in economic event s; i corresponds to an asset number varying from 1 to N, and wherein N corresponds to the number of assets from which the portfolio is selected; ... wherein ... corresponds to the portfolio holder's utility in the economic event ...; ... corresponds to a probability of occurrence of the economic event ...; ... to compute an expected utility as defined below; ...where S corresponds to the number of possible economic events and s varies from 1 to S", and claim 8 reciting ... for positive rates of returns ... for negative rates of returns, ... log-utility ... characterized by the following: ... where ... represents the portfolio's utility to the portfolio holder, r represents the portfolio's return and 1n is a symbol for natural logarithm ... U ... characterized by the following: ...for r < 0 where U represents the portfolio's utility to the portfolio holder, r represents the portfolio's return and y represents the risk-aversion of the portfolio holder and has a value of less than or equal to 0", and claim 13 reciting "... a plurality of economic events and computing the portfolio's return for each one s of the plurality of economic events in accordance with the following: ... where r corresponds to the portfolio's return in economic event s; W corresponds to a weight of asset i in the portfolio r corresponds to a return for asset i in economic event s; i corresponds to an asset number varying from 1 to N and wherein N corresponds to the number of assets from which the portfolio is selected; ... wherein ... corresponds to the portfolio's holder's utility in the economic event s; p corresponds to a probability of occurrence of the economic event s; ... where S corresponds to the number of possible economic events and s varies from 1 to S" will require further search and consideration. (See 37 CFR 1.116 and 41.33(a)).

4. ☐ The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
 5. ☐ Applicant's reply has overcome the following rejection(s): _____.
 6. ☐ Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
 7. ☐ For purposes of appeal, the proposed amendment(s): a) ☒ will not be entered, or b) ☐ will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.
 The status of the claim(s) is (or will be) as follows:
 Claim(s) allowed: _____.
 Claim(s) objected to: _____.
 Claim(s) rejected: 1-31.
 Claim(s) withdrawn from consideration: _____.

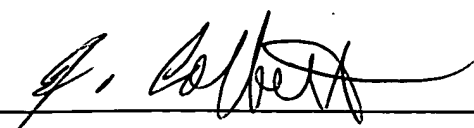
AFFIDAVIT OR OTHER EVIDENCE

8. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
 9. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

U.S. Patent and Trademark Office
PTOL-303 (Rev. 9-04)

Advisory Action Before the Filing of an Appeal Brief

Part of Paper No. 031905

A handwritten signature in black ink, appearing to read "J. Colburn", is written over the signature line.